APPRAISAL OF REAL PROPERTY

LOCATED AT:

23 Hickory HII Rd Vol. 729 Pg. 483 Branford, CT 06406

FOR:

Residential Real Estate Review, Inc. 92 West 3900 South Self Lake City, UT 84107

AS OF:

01/23/2013

BY:

James Mozzicato, Jr. L & L Appreisals 20 Buttermilk Lane Branford, CT 06405 203-488-0317

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Neighborhood - Commercial Properties:		
The commercial properties in the neighborhood are located on the thoro	obfares, which border the neighborhood and consist mainly of retail	
stores, restaurants, professional buildings and the like. As most resident		
	ORBITE STEEL STEELE SELECTES DE MICHEL STICH CISCUTOS HOTTI STIEN HOTTING.	•
their presence was deemed to be a positive attribute.		
Appraised Value - Personal Property:		
Although it may be customary for some non-really items to be included w	ith a conveyance in this marketing area, no personal property was	
included in the final value estimate for the subject. The description or the	inclusion of any non-really items in this report was a matter of the	
	included of any non-ready series if the report was a manual of the	
observation of the features and the layout of the subject.		
Appraisal - Encrypted Original Digital Signature:		
		_
Within the guidelines of the appraisal industry the following serves as leg	I testament to the signature of the individual appraiser of the atoresaid	
representation of the L & L Appraisals. The signatures provided on all ag	reed-upon appraisals within the report are original. The software encry	ypts
the individual appraisers signatures in order to deliver the appraisal work		
THE PERSON NAMED IN COLUMN 1 STORY OF THE PERSON NAMED IN COLUMN 1 STO	THE COLUMN TO COME IO.	
Appraisal - Digitalized Photographs:		
The digitalized photographs used in this report were not altered in any m	oner other than the customery brightness equalization	
Conclusive Range:		
The adjusted comparable sales form a conclusive range from which to e	ilmate market value.	
Exposure Time:		
Based on statistical analysis and the examination of relevant sales history	of comparable properties, the reasonable exposure time by the subje	ere!
	THE RESERVE THE PROPERTY OF THE PARTY OF THE	
type and value range is (3-9) months		
Comparable Sales - Sale Dates:		
		-
In researching sales within the subject's marketing area, many of the con		
different from the subject. In this appraiser's judgment, the comparable s	ales selected were a better indicator of the value of the subject than me	one.
recent sales.		
10001		
Comparable Sales - Distance:		
Due to a lack of other similar homes in the subject's area and the remote	bondon of the subject. It was necessary to utilize comparable sales or	
one mile distant. The sales were judged to be superior to sales which w	re closer in proximity. When expanding the search to a radius of more	
than one mile, special consideration was given to its proximity to similar a	menilles.	
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraisar may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraisar's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report, therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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- I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower, another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report compiles with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Hogging To	Signature
Name James Mozzicato, Jr.	Name
Company Name L & L Appraisal Inc.	Company Name
Company Address 20 Butternilk Lane	Company Address
Branford, CT 06405	
Telephone Number (203) 315-5088	Telephone Number
Email Address iamesm@lisporaisalsinc.com	Email Address
Date of Signature and Report 01/24/2013	Date of Signature
Effective Date of Appraisal 01/23/2013	State Certification #
State Certification # RCR.0000980	or State License #
or State License #	State
or Other (describe) State #State CT	Expiration Date of Certification or License
Expiration Date of Certification or License 04/30/2013	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED 23 Hickory Hill Rd Brenford, CT 06405 APPRAISED VALUE OF SUBJECT PROPERTY\$ 400,000	☐ Did not inspect exterior of subject property ☐ Did inspect exterior of subject property from street Date of inspection
LENDER/CLIENT	COMPARABLE SALES
Name No AMC	Did not inspect exterior of comparable sales from street
Company Name Residential Real Estate Review, Inc. Company Address 92 West 3900 South, Salt Lake City, UT 84107	Did inspect exterior of comparable sales from street Date of inspection
Email Address	

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UAD Version 9/2011 Page 6 of 6

Fannie Mae Form 2055 March 2005

Property Address 23 Hickory	v Hill Rd	©y Offra2lOd	State CT	Zip Code 08405
Legal Description Vol. 729	Pg. 483	0, 20	County New H	leven
is the subject properly current	y listed? 🗌 Yes 🔀 No	Current List Prior: \$	Agent	
Listing Company/Address/Pho	nc .			
COMPETING DEFINIOR				
ITEM	SUBJECT	LISTING #1	LISTING #2	LISTING #3
Address	23 Hickory Hill Rd	10 Pepperwood Ln	12 Arrowhead Ln	108 Cherry Hill Rd
Proximity to Subject	Branford, CT 06405	Branford, CT 06405 1.89 miles SE	Branford, CT 06405 1.62 miles SE	Branford, CT 06405 1.76 miles SW
Original List Price		409,000	1.02 miles oc 479,000	549,000
Current List Price		409,000	479,000	559,000
Last Price Revision Date		10/31/2012	12/08/2012	03/29/2012
Days-on-Marlet		84	42	678
Sta/Maw	1.31 aoN;Res;	.85 ac/N;Res	.48 ac/N;Res	2.98 ac/N;Res
Design (Style)	Contemporary	Split Level	Colonial	Colonial
Age	33 C4	36 C4	45 C4	1 C3
Condition Above Grade Room Count	Tot 9 B-ms: 4 Bz: 3.0		Tet: 10 B-mms: 5 Ba: 3	Tot 7 B-msc 3 Bac 2.1
Approx. Gress Living Area	2,824 sq. ft		2,501 sq. ft.	2,800 sq. ft.
Basement Area	1548sf1240sfwu	1350sfDsfwu	972s#456sfeu	1400sf0sfwu
Car Storage	3 Car Garage		2 Car Garage	2 Car Garage
Other (special/financing				
concessions,amenifies,etc.)		L		
Describe the value-related differ	rences between the subject properly	y and the competing listings (including ion, comment on supply and demand	ig financing, terms, conditions, local	ton, appeal, determed maintenance,
activity, and other factors asso	ociated with, and/or influenced by, o	urrent listings in the subject neighbo	r, maneuny umes, sare-er-est price Mood.	late, neu ale lew constitución
		re are foreclosure and bank o		ubject neighborhood
Boundar and the section of the		deaths of seconds to the extra co	Alder and more to the control	The second second
Describe positive and negative to	actors that affect the marketability and	d value of properties in the subject sai ply and demand, and/or seasonal ma	bdivision, and specifically the subject	property. Discuss current economic
		es of residential properties. T		conomic influences known
		. Employment is stable for th		
		ntal developments are breaki		
		into marketable condition. Cost estim		
		truction and actual costs may vary for	n those provided. Repair costs and o	pinions reported herein are subject to
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REPAIR ITEM	oper exercises and evaluations by	a licensed building contractor.		ESTIMATED COST
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neighborhood. This is a required addendum for all as		flective date on or after /						
Property Address 23 Hickory Hill Rd		City Branford		State (CT	ZIP Code O	405	i
Borrower Maria Gargano Instructions: The appraisar must use the information	required on this form as	the basis for his/her cor	clusions, and must provide	summit	for these	condisions	mour	rdine
housing trends and overall market conditions as repo	orted in the Neighborhood	section of the appraisal	report form. The appealser r	nusi fili	in all the i	nformation to	tie	
It is available and reliable and must provide analysis explanation. It is recognized that not all data sources								**
in the analysis. If data sources provide the required it								
average. Sales and listings must be properties that o	ompete with the subject p	property, determined by	applying the criteria that wou	id be us	ed by a p	rospective b	yer o	f the
subject property. The appraiser must explain any and inventory Analysia		as seasonal markets, ne Prior 4-6 Months		, etc.		Overall Tren	_	
Total	4	1	0			Stable	8	Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	0.67	0.33		Inc	reasing	× Stable × Stable		Declining
Months of Housing Supply (Total Listings/Ab.Rate)	7 10.4	12.1	7			X Stable		horasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			Overall Tren		
Median Comparable Sale Price Median Comparable Sales Days on Market	410,000 122	483,250 282	0	lino De	reasing	× Stable × Stable		Decilning Increasing
Median Comparable List Price	493,050	531,950	484,000	_ Ing	reasing	oc Stable		Declining
Median Comparable Listings Days on Market	338.5	148.5				Stable		horasing
Median Sale Price as % of List Price Seler-(developer, builder, etc.)poid financial assistan	83.16 ce prevaient? Yes	90.85 24 No				× Stable × Stable		Declining Increasing
Explain in detail the seller concessions trends for the	past 12 months (e.g., se	ler contributions increas	ed from 3% to 5%, increasin	g use of	f buydow	ns, alasing a	st, c	condo
fets, options, etc.). Contractual information market place.	n is not oublic inform	ation therefore the	sporaiser is unable to	emark	on sell	era conces	sion	a in the
market pace.								
Are foreclosure sales (REO sales) a factor in the mar	test? Yes 🖂 No	Typs, applie first	iding the trends in listings ar	nd sales	of forest	sad properti	st.	
		7						
	nation collected from	MLS - this informat	ion is based on compe	ding pr	ropertier	for sales	and i	active
Cits data sources for above information. Information information information as per dates required.	nation collected from	MLS - this informat	ion is based on compe	ling pr	roperties	for sales	and	active
listings as per dates required. Summarts the above information as support for you	r conclusions in the Neig	thorhood section of the	appraisal report form. If you	used an	ny additio	nai Informatio	n, su	
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Fredde Mac Form 71 March 2009

Borrower/Client	Maria Gargano	of 20			
Property Address	23 Hickory Hill Rd				
City	Branford	County New Haven	State CT	Zip Code 06405	
Owner	Maria Gargano	·	•		

Intended User:

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for Default Purposes, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

Plat Map:

The map was available for review however detail was lacking or a concern with regard to accuracy for the subject's site dimensions. It is recommended that an A-2 survey be obtained to correctly provide this information.

Extraordinary Assumptions:

Amendment to scope of work; I performed an exterior inspection only of the subject property or I have made the appraisal subject to an extraordinary assumption if an exterior inspection was not possible. If an extraordinary assumption was made, I have provided adequate explanation, support and reasoning in the appraisal. I reported the condition of the improvements in factual specific terms. I identified and reported any known physical deficiencies that could affect the livability, soundness or structural integrity of the property.

Adjustments:

Adjustments are derived from 2 methods, either the paired sales analysis or subjective evaluations of the differences between the subject and comparable properties. Both are methods are reliable methods when deriving an adjustments for the differences potent.

Comparable Sales - Designs:

Due to the lack of recent similar closed sales of the same design within the subject's immediate neighborhood, it was necessary to use sales of different designs. Although differing in design, the comparable sales used were considered to be best representative of the market appeal of the subject.

Neighborhood - Predominant Value:

The estimated value for the subject property is higher than the predominant value of the typical neighborhood home. The appraised value for the subject property is well within the upper end of the neighborhood value range and the subject was not considered to be an over improvement. This higher predominant value will not negatively impact on the value or the marketability of the subject.

	Maria Gargano	of 20			
Property Address	23 Hickory Hill Rd				
City	Branford	County New Haven	State CT	Zip Code 06405	
Owner	Maria Garnano	<u> </u>			



Subject Front

23 Hickory Hill Rd
Sales Price
Gross Uving Area 2,824
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 3.0
Location N;Ree;
View N;Ree;
Site 1,31 ac
Oustiny Q4
Age 33



Subject Front #2



Subject Street

Borrower/Client	Maria Gargano	of 20			
Property Address	s 23 Hickory Hill Rd				
City	Branford	County New Haven	State CT	Zio Code 06405	
Owner	Maria Gargano			•	



Comparable 1

7 Hickory Hill Rid
Prox. to Subject 0.17 miles SE
Sale Prior 370,000
Gross Living Area 2,322
Total Redmonts 7
Total Bedmonts 3
Total Bedmonts 2.1
Location N;Ree;
View N;Ree;
Site 32,234 of
Quality Q4
Age 31



Comparable 2

40 Buttermik Ln
Prox. to Subject 0.55 miles 8
Sale Price 400,000
Gross Living Area 2,358
Total Rooms 8
Total Bedrooms 3
Total Bedrooms 2.1
Location N; Res;
Vew N; Res;
Ste 1.09 ac
Quality Q4
Age 48



Comparable 3

37 Valley Brook Rd S
Prox. to Subject 1.41 miles V
Sub Prior 400,000
Gross Living Area 2,588
Total Rooms 8
Total Redrooms 4
Total Bedrooms 2.1
Location N; Res;
Very N; Res;
Ste 1.08 ac
Quality Q4
Age 21

Borrower/Client	Maria Gargano	of 20			
Property Address	s 23 Hickory Hill Rd				
City	Branford	County New Haven	State CT	Zio Code 06405	
Owner	Maria Gargano			•	



Comparable 4

N;Res;

Prox. to Subject Sales Price Gross Living Are Total Rooms Total Bedrooms Total Bathrooms Location

in lasty





Proc. to Subject Sales Price Gross Living Are Total Rooms Total Bedrooms Total Bathrooms Location

Anw Site Quality





Prox. to Subject Sales Price Gross Living Are Total Rooms Total Badrooms Location View Site Quality Age

orrower/Client roperty Addres ity	Maria Garg 8 23 Hickory			of 20			
	8 23 Hickory						
v		MII KO					
	Branford		County Nev	v Haven	State CT	Zip Code 06405	
wner	Maria Garg	ano					
APPRAI	SAL AND	REPORT IDENTIF	FICATION				
This Apprai	isal Report is g	ne of the following types:					
☐ Self	Contained	(A written report prepared un	viar Standardo Rula 2.	2(a) nursuant to the Sco	ne of Work so disclo	oad alcowhere in this re-	ort \
_							
Sum	_	(A written report prepared un					
Rest	ricted Use	(A written report prepared un restricted to the stated intende	nder Standards Rule 2-	2(c) , pursuant to the Sco	pe of Work, as disclo	sed elsewhere in this rep	ort,
		resultation to the stated interior	ou use by the specified the	ait of Illianoou user.			
Comme	ents on S	tandards Rule 2-	-3				
Loadily that t	n the heat of my l	mowledge and belief:					
			armed .				
		ined in this report are true and c			and the Burket and the		
		for the stated use by the stated					
		miting conditions, and are my pe					
		tive interest in the property that i				volved.	
- I have no b	blas with respect t	o the property that is the subject	t of this report or to the par	ties involved with this assignn	rent.		
- My engage	ement in this assig	nment was not contingent upon	developing or reporting pre	determined results.			
		eting this assignment is not conf			ned value or direction		
		the client, the amount of the val				t awart directly related to the	. 11
		tile Cities, tile allibolik til tile var	ue opinion, ure attainment t	or a supulation result, or the oc	cuitance ut a subseque	it event unechy related to the	'
	of this appraisal.		4 844	and be confirmed, with the III	Manus Chandrada of Davi	hardward Assessment Brandler	
		conclusions were developed, and	a mis report has been prep	areo, in comormity with the U	morm Standards of Pro	essional Appraisal Mactice	mar
		port was prepared.					
— I did not b	ase, either partially	y or completely, my analysis and	t/or the opinion of value in t	the appraisal report on the rac	e, color, religion,		
sex, handicap	, familiai status, o	r national origin of either the prox	spective owners or occupa	nts of the subject property, or	of the present		
owners or occ	cupants of the pro	perties in the vicinity of the subje	ect property.		-		
- Unless oth	erwise indicated,	have made a personal inspection	on of the property that is th	e subject of this report.			
		no one provided significant real p			s certification (if there a	re exceptions, the name of e	
		real property appraisal assistance					ach I
		I have performed no (or the spe			acity reparting the nm	nerty that is the subject of t	ach
	herwise indicated	i nave portorinos no for sie spe			pacity, regarding the pro	best and to me confect or a	
Unless of		se year period immediately pre-					
Unless of		ree-year period immediately prec	seoing acceptance of this a	JOSEPH CHILL			
Unless of		ree-year period immediately prec	secong acceptance of this a	oogiment.			
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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated to-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or unknee).

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial regains and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

02

Dwellings with this quality rating are often custom designed for construction on an incluidual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Dwellings with this quality rating are residences of higher quality built from individual or readity available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior or finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Dwellings with this quality rating are of basic quality and lower cost, some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new hom

Residential properties of fifteen years of age or less often reflect an original condition with no updating. If no maj components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, flutures, and finishes are predominantly dated. An area that is "Not Updated" may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas flutures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example: 3.2 Indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

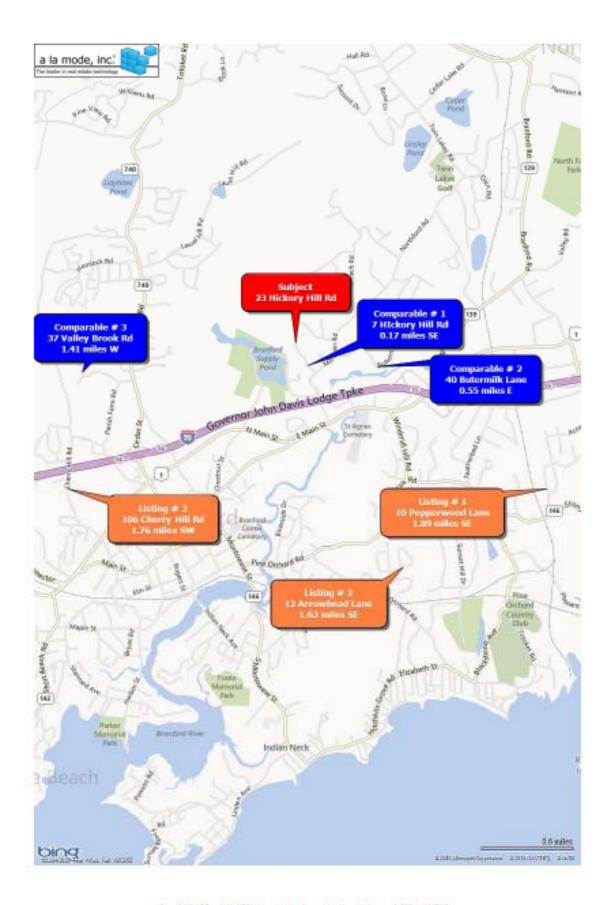
Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
0	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
•	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GHCse	Golf Course	Location
Gittw	Golf Course View	View
Ind	Industrial	Location & View
ln .	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfi	Landfil	Location
Ltd\$ght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyAd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstri	Pastoral View	View
PwrLn	Power Lines	View
PubTm	Public Transportation	Location
П	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
5	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sgm	O'GOAL O'T OOK	
	Square Meters	Area, Site
Unk	Square Meters Unknown	Date of Sale/Time
	Square Meters Unknown Veterans Administration	Date of Sale/Time Sale or Financing Concessions
Unk	Square Meters Unknown Veterans Administration Withdrawn Date	Date of Sale/Time Sale or Financing Concessions Date of Sale/Time
Unik VA	Square Meters Unknown Veterans Administration	Date of Sale/Time Sale or Financing Concessions
Unk VA W WO WU	Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Walk Up Basement	Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade
Unik VA W	Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Walk Up Basement Water Frontage	Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade Location
Unk VA W WO WU	Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Walk Up Basement	Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade

Other Appraiser-Defined Abbreviations

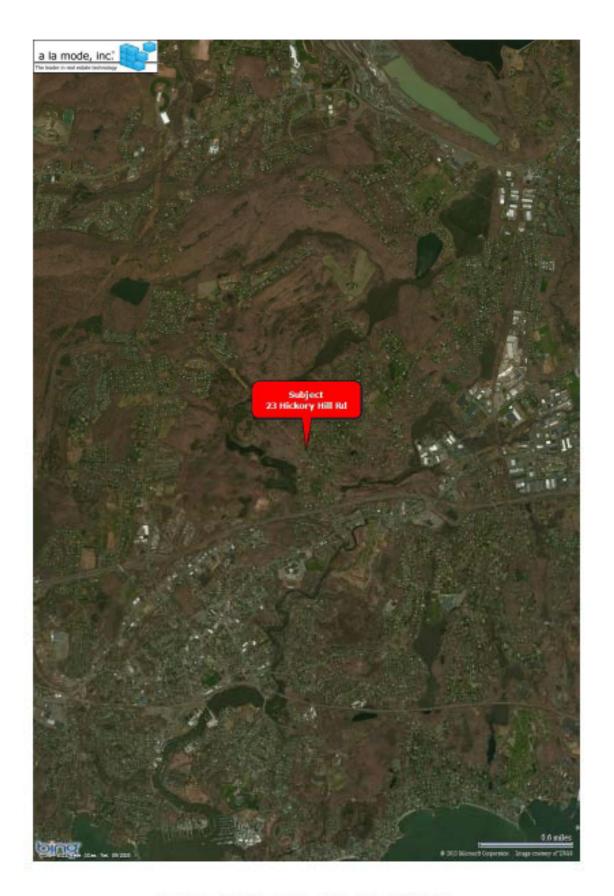
Abbreviation	Full Name	Fields Where This Abbreviation May Appear

	Maria Gargano	of 20		
Property Address	5 23 Hickory Hill Rd			
City	Branford	County New Haven	Order CT	Zio Code 06405
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Form MAPLOC — "WinTOTAL" appraisal software by a is mode, inc. — 1-800-ALAMODE

Borower/Client	Maria Gargano	of 20		
Property Addres	5 23 Hickory Hill Rd			
City	Branford	County New Haven	State CT	Zip Code 06405
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Form MAP LOC — "WinTOTAL" appraisal software by a la mode for — 1,800 ALAMODE

